again submits the cookie to the information service server 118. The link associated with the graphic 1010 also has appended to it, preferably using URL encoding, a merchant identifier by which the information service 114 can identify the merchant 104, as well as a product identifier by which the merchant 104 can identify the selected product. In sum, by clicking on the graphic 1010 and following the link to the information service server 118, the customer 102 provides the cookie identifying the customer 102 as well as the identity of the desired product and the identity of the associated merchant, which are encoded within the URL of the link associated with the graph 1010. The customer's clicking on the graphic 1010 generates another HTTP request that is indicated by the one-way link 1120 from the customer 102 to the information service 114 in the data flow diagram 1200.--

IN THE CLAIMS:

Cancel Claims 1-30.

Add the following new claims:

31. A system for facilitating online transactions, comprising:

an electronic wallet system that stores customer information, including payment information, for each of a plurality of registered users, and disseminates said customer information to online merchants in response to requests from the registered users; and

at least one merchant web site system that offers items for sale, and provides an option for customers to use the electronic wallet system to supply information for purchasing said items;

wherein the electronic wallet system is responsive to selection of said option by a registered user by authenticating the registered user and transmitting the customer information of the registered user to the merchant web site system, whereby the registered user can make a purchase from the merchant web site system without creating an account with the merchant web site system.

32. The system of Claim 31, wherein said option is displayed in conjunction with at least one field for registered users to supply authentication information.

33. The system of Claim 31, wherein the electronic wallet system further transmits to the merchant web site system an interests profile for the registered user, and the merchant web site system uses the interests profile to provide personalized content to the registered user.

34. The system of Claim 33, wherein the interests profile is derived by the electronic wallet system from a history of purchases made by the registered user, including purchases from a plurality of online merchants.

35. The system of Claim 31, wherein the customer information of the registered user includes shipping information of the registered user.

36. A system for providing a server-side wallet service, the system comprising:

a service web site that provides functionality for users to register with the wallet service and to provide customer information and authentication information for use of the wallet service, said customer information including payment information for making purchases from merchant web sites that support customer use of the wallet service; and

a server system that authenticates registered users of the wallet service and selectively disseminates the customer information of the registered users to the merchant web sites in response to user requests, the server system thereby allowing registered users of the wallet service to make purchases from the merchant web sites using previously-specified customer information;

wherein the server system is responsive to a request to transfer the customer information of a registered user to a selected merchant web site by at least (1) using the authentication information of the registered user to authenticate the registered user, and (2) if the registered user is successfully authenticated, sending customer information of the registered user to the selected merchant web site to permit the merchant web site to transact a sale to the registered user, whereby the registered user may make a purchase from the selected merchant web site without having a preexisting account with, and without providing payment information to, the selected merchant web site.

37. The system as in Claim 36, wherein the customer information of the registered user includes shipping information of the registered user.

38. The system as in Claim 36, wherein the server system supports an ability for registered users to make single-action purchases from merchant web sites.

39. The system as in Claim 36, wherein the server system maintains a log of purchases made by the registered user from each of a plurality of merchant web sites, and provides the registered user online access to the log.

40. The system as in Claim 39, wherein the server system uses the log to generate an interests profile for the registered user, and disseminates the interests profile to the merchant web sites to allow the merchant web sites to provide personalized content to the registered user.

41. A method for facilitating online transactions between users and online merchants, the method comprising:

storing customer information for each of a plurality of registered users in a database, said customer information including payment information of registered users;

receiving a request that the customer information of a registered user be provided to a selected merchant web site system, said request generated in response to an action performed by the registered user while accessing the merchant web site system;

receiving authentication information submitted by the registered user;

verifying that the authentication information submitted by the registered user is valid; and

in response to determining that the authentication information submitted by the registered user is valid, transmitting customer information of the registered user to the selected merchant web site system to allow the registered user to make a purchase from the merchant web site system using previously specified information stored in the database;

whereby the registered user may make a purchase from the selected merchant web site system without having a preexisting account with, and without providing payment information to, the selected merchant web site system.

42. The method of Claim 41, wherein the customer information of the registered user includes shipping information of the registered user.

43. The method of Claim 41, wherein the customer information of the registered user further includes an interests profile that reflects purchases made by the registered user from each of a plurality of online merchants.

44. A method of supporting transactions between users and online merchants, the method comprising:

providing an electronic wallet service that allows users to make purchases from online merchants using previously-specified payment information;

maintaining a purchase history for at least a first user of the wallet service, said purchase history representing purchases made by the first user from a plurality of online merchants;

generating an interests profile that reflects said purchases made by the first user from the plurality of online merchants; and

transmitting the interests profile of the first user to a web site system of at least one online merchant to allow the online merchant to provide personalized web site content to the first user.

45. The method of Claim 44, wherein the interests profile is transmitted to the web site system in response to use by the first user of the electronic wallet service to make a purchase from the web site system.

46. A method of enabling a user to make a purchase from a merchant web site with which the user has not set up an account, the method comprising:

registering the user with an information service, wherein registering the user comprises obtaining a name of the user and payment information of the user, and storing the name and payment information on an information service server, wherein the information service server belongs to a domain other than a domain of the merchant web site;

storing a cookie on a computer of the user, wherein the cookie corresponds to a domain of the information service server;

providing, in a web page of the merchant web site and in conjunction with a description of a purchasable item, a reference to a graphic served by the information service server, such that when a browser running on the computer of the user retrieves the web page, the browser is caused to request the graphic from, and transmit the cookie to, the information service server; and

at the information service server, in response to receiving the cookie and a request for the graphic from the computer of the user, returning to the computer of the user a single-action purchase graphic indicating that the item may be purchased with a single selection action, said single-action purchase graphic being selectable by the user to purchase the item.

47.   The method of Claim 46, wherein the single-action purchase graphic includes a name of the user.

48.   The method of Claim 46, wherein the single-action purchase graphic includes a field for the user to enter a password to be submitted to the information service server.

49.   The method of Claim 46, wherein the web page is encoded such that, when the user selects the single-action purchase graphic, a merchant identifier and an identifier of the item are transmitted from the computer of the user to the information service server.

50.   The method of Claim 46, further comprising, at the information service server, responding to user selection of the single-action purchase graphic by transmitting at least the name and payment information of the user to a computer of the merchant web site.

51. ·   The method of Claim 50, further comprising, at the information service server, responding to user selection of the single-action purchase graphic by transmitting shipping information of the user to the computer of the merchant web site.

52.   The method of Claim 46, further comprising, at the information service server, responding to user selection of the single-action purchase graphic by charging the user for the item.

53. ·   A system that enables users to make purchases from web sites without submitting payment information to such web sites, the system comprising:

an information service server system that includes web pages through which users may register and submit payment information, wherein the information service server system stores cookies on computers of users who register, and uses the cookies to identify such users; and

a merchant web site having a web page that includes a reference to a graphic served by the information service server system such that when a browser retrieves the web page from the merchant web site, the browser is caused to request the graphic from

the information service server system, wherein the reference to the graphic is provided in the web page in conjunction with an option to purchase an item represented within the web page;

wherein the merchant web site belongs to a domain that is different from a domain of the information service server system, such that said cookies are not transmitted to the merchant web site;

and wherein the information service server system is responsive to a browser request for the graphic from a computer of a registered user by (1) using a cookie transmitted with the request to identify the registered user, and (2) returning to the computer of the registered user an instance of the graphic indicating that the item may be purchased with a single selection action.

54.   The system of Claim 53, wherein the instance of the graphic includes a name of the registered user.

55.   The system of Claim 53, wherein the instance of the graphic includes a field for the registered user to enter a password to be submitted to the information service server system.

56.   The system of Claim 53, wherein the web page is configured such that selection of the instance of the graphic by the registered user causes a merchant identifier, and an identifier of the item, to be transmitted from the computer of the registered user to the information service server system.

57.   The system of Claim 53, wherein the information service server system is responsive to user selection of the instance of the graphic by transmitting at least a name and payment information of the registered user to a computer of the merchant web site.

58.   The system of Claim 57, wherein the information service server system is further responsive to user selection of the instance of the graphic by transmitting shipping information of the registered user to the server of the merchant web site.

59.   The system of Claim 53, wherein the information service server system is responsive to user selection of the instance of the graphic by charging the registered user for the item.

60.   A method of personalizing a web page of a web site, the method comprising:

storing a cookie on a computer of a user, wherein the cookie corresponds to a domain of a server that has access to at least a name of the user, said domain being different from a domain of the web site so that the cookie is not transmitted to the web site;

providing, within coding of the web page, a reference to a graphic served by the server, such that when a browser retrieves the web page, the browser is caused to request the graphic from the server; and

when a browser running on the computer of the user retrieves the web page from the web site and sends a resulting request for the graphic to the server, responding to the request by at least: (a) using the cookie transmitted with the request to identify the name of the user, (b) incorporating the name of the user into an image, and (c) returning the image to the user computer for display within the web page.

61.   The method of Claim 60, wherein the image is a single-action purchase graphic that is adapted to be selected by the user to complete a purchase of an item represented within the web page.

62.   The method of Claim 60, wherein the image includes a field for the user to enter a password to be submitted to the information service server system.

63.   The method of Claim 60, further comprising, at the server, responding to user selection of the image by transmitting at least the name and payment information of the user to the web site.

64.   The method of Claim 60, further comprising, at the server, responding to user selection of the image by charging the user for an item represented within the web page.